


NAAM FOUNDATION

Annual Report 2021-2022




Empowering Farmers, **Empowering Communities**





*There are some works, which are absolute effortless,
like breathing. Naam is my breath.*
- Nana Patekar

कुछ काम ऐसे होते हैं, जिसके लिये कोशिश नहीं करनी पड़ती,
जैसे सांस लेना। 'नाम' का काम मेरे लिये, बिल्कुल ऐसा ही है....
चलता है सांसों की तरह।
- नाना पाटेकर





आयुष्यातला हा सगळ्यात समाधानाचा काळ आहे .
स्वार्था पलीकडे जाऊन,
आपल्या मगदुरा नुसार कुणा साठी
काही तरी केल्याचा आनंद आहे.
आज पर्यंत मिळालेल्या पुरस्कार आणि
मान सन्मानाच्या पलीकडचा आनंद...
केलेलं खूप किंवा परिपूर्ण आहे अस नाही,
पण अथक प्रयत्न करतोय याच समाधान आहे.
कामांची व्याप्ती मोठी आहे.
न संपणार काम आहे.
लढाई निसर्गाच्या बदललेल्या लहरीशी आहे.
कधी अपुरा पाऊस,
कधी अमर्याद पाऊस,
कधी अवेळी पाऊस....
यातून उद्भवणा-या समस्या अनंत आहेत.
सरकार लढत आहेच पण
समाजाचा भाग म्हणून ,
वैयक्तिक जबाबदारी म्हणून
कांही समस्यांना भीडण्याचा प्रयत्न करतोय.
अर्थात प्रयत्न एकट्याचा नाही...
सारेच आहेत...नामधारी....
नावं कुणा कुणाची ल्याहयची ?
उज्वल, मकरंद, राजीव, शुभा,
इंद्रजित, गणेश, राजा, श्याम, हरिष....
असंख्य कार्यकर्ते !
तरुणांचा सहभाग मोठा आहे ही
आनंदाची गोष्ट... दिडकीची अपेक्षा नाही.
आणि समाज सतत सोबत आहे.
सार दिलं समाजानं...
अन्न धान्याची मदत,
पैशाची मदत,
सर्वात महत्वाचे म्हणजे
विश्वास आणि प्रेम.
या मुळेच
माझा वय पंचवीस वरच थांबलय...
हे काम थांबणार नाही...
आम्ही असू, नसू...!
धन्यवाद!

manateja

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A Year in Review

Welcome to the Annual Report of the NAAM Foundation for the year 2021-22. We are thrilled to share with you the tremendous progress and impact that we have made in our mission to improve the lives of farmers and their families in Maharashtra, India.

At the heart of our work lies a deep commitment to addressing the critical challenges faced by farmers in the region, particularly the issue of water scarcity. We believe that access to water is not just a basic human right but also essential for sustainable agriculture, which is why we have made it a cornerstone of our efforts.

Since September 2015, under the guidance of Shri. Nana Patekar, our chairman and Shri. Makrand Anaspure, our secretary, NAAM Foundation has been facilitating the development of the most innermost villages of Maharashtra, and striving tirelessly to improve the life of the villagers and uplifting communities. At NAAM, we believe that change comes from within, which is why we have worked tirelessly to empower farmers and communities, providing them with the tools and resources they need to create a better future for themselves and their families.

Over the past year, we have continued to work tirelessly to widen the narrow water bodies and renew dead water bodies like lakes and rivers, providing access to reliable water sources for irrigation and drinking. One of our flagship initiatives in this regard has been the Jalyukta Shivar Abhiyaan, which aims to widen water bodies and renew dead water bodies like lakes and rivers, thereby enhancing the availability of water for irrigation in drought-prone areas. We are proud to report that this initiative has made significant progress in the past year, with the renovation of several water bodies in various villages. This has not only improved the availability of water for irrigation but also provided a source of drinking water for the local communities.

But our work doesn't stop there. We understand that farming is a complex and multifaceted profession, which is why we have taken a holistic approach to our interventions. We have supported suicide-affected families emotionally and helped widows stand on their feet, provided education to children from

farming families, and taught innovative and sustainable farming techniques to villages. The women empowerment initiatives have also been central to our work, recognizing the critical role that women play in agriculture and society at large. We have provided training and support to women, enabling them to become self-sufficient and financially independent.

In addition to this, we have also been involved in disaster relief efforts in the wake of droughts and excess rains, providing support to farmers and their families affected by such calamities. Our efforts have focused on providing financial aid, healthcare facilities, education, and legal aid, among other forms of assistance.

We would like to express our heartfelt gratitude to all our donors, partners, and volunteers for their unwavering support and dedication to our cause. Together, we have made a real difference in the lives of thousands of people in Maharashtra, India. We hope this report inspires you to continue to support our work and join us in creating a brighter future for all.

Vision:

To create a nation where farmers lead respectable lives and have equal opportunities to thrive.



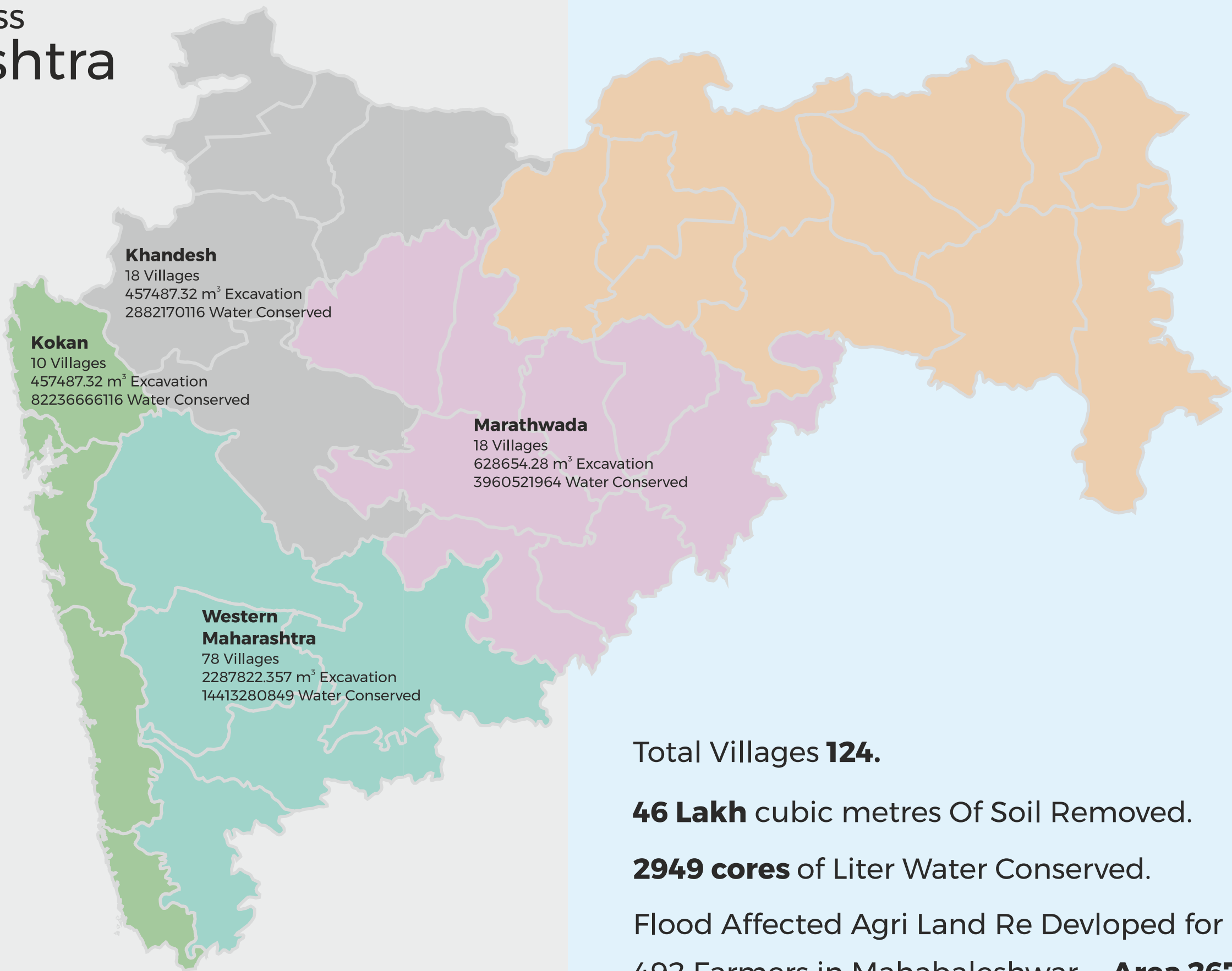
Mission:

To create sustainable rural communities by empowering farmers with the essential tools, knowledge, and support to overcome natural and manmade challenges, while conserving nature as a whole.

Approach:

Providing immediate financial and moral support to farmers in need, leveraging community support, volunteers, NGO partnerships, and government networks to achieve sustainable development. We believe in the promotion of local and traditional farming knowledge while creating a positive ripple effect that benefits society as a whole. Our collaborative efforts pave the way towards a more sustainable and equitable future for farmers and their families.

Impact across Maharashtra



Total Villages **124.**

46 Lakh cubic metres Of Soil Removed.

2949 cores of Liter Water Conserved.

Flood Affected Agri Land Re Devloped for
492 Farmers in Mahabaleshwar - **Area 267.2 Hectare.**

Key Endeavours/ Major Undertakings

- River rejuvenation
- Water conservation
- Water Management
- Supporting suicide affected families
- Disaster relief
- Women Empowerment

River Rejuvenation

Mention one testimonial about river rejuvenation from a villager.

At NAAM Foundation, we recognize the critical role that water bodies play in sustaining life. That's why we have made it our mission to rejuvenate dying water bodies across Maharashtra. Our approach involves a team of engineers, geologists, technicians, and most importantly, the youth of the respective villages to identify the root cause of the problem and develop a plan to restore the water body.

One of the most effective methods we use to revive rivers is by removing the accumulated silt. Using heavy machinery, we excavate and widen existing rivers and streams to increase their storage capacity, which indirectly boosts the groundwater level and wells in the commanding area. As a result, we've increased the capacity and percolation of the rivers, effectively recharging the groundwater table.

Our efforts have resulted in surrounding villages having access to sufficient water for irrigation throughout the year, empowering farmers and improving agricultural outcomes. We've carried out projects such as de-siltation of lakes, excavation and widening of streams (known as odha in Marathi), river rejuvenation, construction of CCT and deep CCT, de-siltation of dams, and constructing artificial lakes in numerous districts of Maharashtra. At NAAM Foundation, we remain committed to continuing our efforts to restore and protect vital water bodies, ensuring a sustainable future for communities across the region.

Excavation completed - 1115 kilometers

Time taken- 26,000 hours

Increase in water storage- 2032924 cubic meters

River Rejuvenation- Major Projects

Shiv River, Chiplun, Ratnagiri

The Shiv River at Chiplun, Ratnagiri has been experiencing flood situations due to a decrease in its water-carrying capacity caused by excessive silt accumulation and encroachments in the city. To avoid recurring floods and potential economic and life losses, it was necessary to increase the carrying capacity of the river by removing the silt from the riverbed. The NAAM Foundation identified the problem and proposed a solution involving the provision of equipment and machinery, such as 5 poklane machines and 20 tipper dumpers, to clear up the river before the coming monsoon season. Efforts to increase the carrying capacity of the river proved to be crucial to control flood situations and prevent further damage. This was executed by NAAM Foundation with the help of local villagers.

Year: 2022

Total excavation: 6,77,383 Cubic Meters

Number of beneficiaries: 2,23,983



Nandini River, Jamkhed, Ahemednagar

Ahmednagar district, located in the central part of Maharashtra, is the largest district in Maharashtra with a total geographical area of 17.41 lakh hectares. The Karjat Jamkhed Integrated Development Foundation (KJIDF) has proposed to rejuvenate and restore the Nandani River, which flows through several drought-prone villages in Jamkhed Taluka. The Nandani River starts at an irrigation tank in Dhond Pargaon village and meets the Sina river at Jawala. It covers Chobhewadi, Munjewadi, and Rajewadi under its catchment area, and the total length of the river is 19.5 km, with a width of 40 meters.

Due to the accumulation of silt, the groundwater recharge rate of the Nandani river has declined over the years, leading to drought-like situations even in years with sufficient rainfall. The KJIDF proposed to desilt a stretch of 14 km with a width of 25 meters from the center up to a depth of 1.5 meters. As an immediate measure, KJIDF proposed to desilt approximately 5,25,000 m³ of silt, increasing the storage capacity of the river by 525 million liters of water.

The proposed project brought numerous benefits, including:

Increase in Storage Capacity: The desilting of the Nandani River increased the storage capacity of the river by 525 million liters of water, mitigated the situation of drought and provided a reliable source of water for the drought-prone villages.

Nutrient-rich Soil: The silt removed from the river helped villagers get nutrient-rich soil for their farms, which increased the productivity of their crops.

Awareness about Water Management: The project created awareness around water management and water budgeting, and prepared the villagers for a season of lesser rainfall with sufficient water at disposal.

Community Participation: Generating awareness about the water work being done is essential to improve people's participation in transportation of silt. Citizens of these villages will take the silt removed from Nandani river to their

respective farms. Awareness sessions will be conducted to inform citizens about the benefits of soil/ silt for farming that is being removed through rejuvenation.

The rejuvenation and restoration of the Nandani River was an excellent step towards mitigating the situation of drought in the area. The project increased the storage capacity of the river, provide nutrient-rich soil for farming, create awareness about water management, and encourage community participation.

Time Period: May-June 2022
Total Excavation: 5,25,000 m3
Number of beneficiaries: 18,159 from 10 villages



Water conservation

“Except for the months of monsoon,, we never had enough water; the well that we made didn't have water either. NAAM Foundation, along with Epiroc company and Bhujal Abhiyan provided the machines to create an artificial pond while all of us collectively paid for the diesel. Four months later, we had a huge pond that stored more than 1.2 crore liters of water. We now have ample water, even in the month of March and April. An average of 50 quintals of corn per acre is now cultivated here. We thank NAAM Foundation for its support in making our village vibrant and bountiful.”

Sahebrao Nikam
Villager- Londhe, Chalisgaon

With a steadfast focus on enhancing the water storage capacity and recharging the groundwater levels, NAAM Foundation has made significant strides in the area of sustainable water management. By adopting a holistic approach that incorporates cutting-edge technology and local community involvement, NAAM Foundation has emerged as a trailblazer in the field of water conservation.

One of the key objectives of NAAM Foundation is to enhance percolation so that villagers have access to sufficient water for farming throughout the year, even in scorching summers. Through its innovative and collaborative approach, the foundation has not only succeeded in augmenting the groundwater levels but also in educating and empowering the local populace to become self-reliant in water conservation. By leveraging the collective wisdom and experience of the villagers, NAAM Foundation has created a self-sustaining model that is both effective and scalable.

In the year 2021-22, NAAM Foundation has carried out water conservation activities in 124 villages from the districts of Jalgaon, Ratnagiri, Raigad, Ch. Sambhajinagar, Beed, Jalna, Latur, Ahemednagar, Pune, Sangli Satara, and Solapur of Maharashtra, impacting the lives of more than 8 lakh villagers. This remarkable feat is a testament to the organization's unwavering commitment

to the cause of sustainable water management. Through its tireless efforts, NAAM Foundation has transformed the lives of countless individuals and communities, providing them with a much-needed lifeline in the form of water. The impact of its work will be felt for generations to come, as it creates a ripple effect of positive change that will resonate far and wide.

124 villages and
8,10,495 lives
benefitted through
the water conservation efforts
of NAAM Foundation.

Percolation Tank, Chalisgaon, Jalgaon

Percolation, the downward movement of water through soil under the influence of gravity, has become a vital solution to replenish groundwater. The percolated water travels deep into the soil, meeting the free water table, and recharges the depleted groundwater. In an effort to aid this natural process, organizations such as NAAM Foundation and its CSR partner, Epiroc, and Bhujal Abhiyan, have taken up the task of constructing percolation tanks across streams and gullies. Recently, the duo completed the construction of a percolation tank in Londhe, Chailgaon, to impound run-off water and aid in the recharge of groundwater. This initiative is expected to have a significant impact on the local community, and serves as a model for sustainable water management.

Year: 2022
Tank Capacity: 1.2 Crore liters
Number of beneficiaries: 2300



Water Management

The organization has been actively involved in various water conservation and management efforts across Maharashtra, a state in western India, for several years.

Some of the key water management initiatives undertaken by the NAAM Foundation include:

Watershed Development: The organization has implemented several watershed development projects in various parts of Maharashtra, which involve creating small dams, check dams, and other water harvesting structures. These structures help to increase the water table in the region, improve soil fertility, and prevent soil erosion.

Rainwater Harvesting: NAAM Foundation has encouraged rainwater harvesting as a means of conserving water. The organization has set up several rainwater harvesting structures in different parts of the state to help capture rainwater and recharge groundwater reserves.

Water Conservation Awareness: The NAAM Foundation has conducted several awareness campaigns to educate people about the importance of water conservation. The organization has also provided training to farmers and local communities on sustainable water use practices, such as drip irrigation and crop rotation.

Water Supply: In some areas where access to clean water is limited, the NAAM Foundation has implemented water supply projects. The organization has built water tanks and pipelines to provide clean drinking water to communities in need.

NAAM Foundation's water management efforts have helped to improve water availability and quality in several parts of Maharashtra. The organization's sustainable water management initiatives have also helped to improve the livelihoods of local communities and promote environmental conservation.

A glimpse of our efforts of water conservation.

Soak Pits

NAAM Foundation and the Zilla Parishad, Pune has collaborated to create soak pits for in the talukas of Ambegaon, Baramati, Bhore, Daund, Hevali, Indapaur, Junnar, Khed, Maval, Mulshi, Purandar, Shirur. The project has started on 31st March 2022 and still continues. Collectively, these soak pits are of **13968** acres till date. The idea of collecting and reusing bath water and water used for cleaning utensils and clothes not only helps in conserving water but also plays a crucial role in increasing the groundwater table, which is a significant need in many areas. This initiative is an excellent example of how a simple solution can have a far-reaching impact on society and the environment.

Moreover, the soak pits also play a vital role in preventing the spread of mosquitoes and other pests, which can pose a significant threat to public health. By collecting and seeping the water into the soil, this initiative creates an environment that is hostile to the growth and reproduction of these harmful pests.

The NAAM Foundation and the Zilla Parishad's efforts to create soak pits are a testament to their commitment to promoting sustainable living and protecting the environment. It is heartening to see organizations and government bodies coming together to address such critical issues and make a positive difference in people's lives. This initiative is an inspiration to us all and serves as a reminder that even the smallest of actions can have a significant impact on our planet's well-being.

Soakpit Project Pune - Summary

Sr No.	Taluka	Qty
1	Ambegaon	2000
2	Baramati	500
3	Bhor	1556
4	Daund	1750
5	Hevali	500
6	Indapaur	1000
7	Junnar	2000
8	Khed	900
9	Maval	500
10	Mulshi	2000
11	Purandhar	310
12	Shirur	500
	Grand Total	13516



Standing with those affected by suicide

NAAM Foundation's efforts to support the widows and children of suicide-affected families have been significant in achieving its objectives. The comprehensive approach, which combines financial aid, skill-building, and emotional support, has helped create a sustainable framework for the affected families to rebuild their lives.

The NAAM Foundation's unwavering commitment to empowering and supporting the widows and children of suicide-affected families is a testament of the mission of a better, more equitable society. In this fiscal year, NAAM Foundation has helped numerous families in the districts of Akola, Amaravati, Ch. Sambhajinagar, Beed, Buldhana, Hingoli, Jalgaon, Jalna, Latur, Nagpur, Nanded, Parbhani, Solapur, Usmanabad, Washim, Wardha and Yavatmal. Through comprehensive training programs, the foundation has enabled the youth from such families to acquire skills that will help them gain meaningful employment & sustain their families. By teaching widows skills like sewing, the foundation has helped them become financially independent, allowing them to sustain themselves and their families with dignity and self-respect.

The foundation's support extends beyond just financial aid. It provides emotional support and counseling to the families affected by suicide, creating a sense of community and belonging that helps them cope with the trauma and grief. The NAAM Foundation's unwavering dedication for uplifting those affected by suicide reflects the deep commitment of creating a more compassionate and inclusive society.

Families helped: 1756

Amount transferred: 4,41,25,000 Rs.

Disaster Relief

Around twelve villages in the Morgiri and Koyna provinces were severely affected by the heavy rains during the last two weeks of July 2021. Several houses, roads, and narrow bridges were swept away by the landslides caused due to the rains, leading to huge losses. Numerous people lost not only their loved ones, but also their houses and livelihood. Transport and communication became non-existent as the crude pathways were flooded by the water. Flood relief was impossible. NAAM Foundation came to the rescue at the crucial moment and saved the people from further harm.

The Karad district of Maharashtra was struck by severe floods in the month of July 2021. Along with Morgiri and Mirgaon, the villages of Karate, Nanel, Kamargaon, Humarali, Navaja, Vanjhole, Vatavale, Dhikavake, Kusavade, Bharsakhale, Martahwadi were completely disconnected from the outer world due to the landslide. Mrs, Meena Salunkhe, a member of the Patan Gram Panchayat approached NAAM Foundation for help. The NGO responded immediately, sending 3 Prokleen machines, 6 JCBs, and 10 tractors. Mr. Ganesh Thorat and Mr. Vikramsingh Patil, the co-ordinators of NAAM Foundation and Swapnil Thorat, the representative of the Satara District, rose to the occasion and made quick work of cleaning the debris, which consisted of mud, stones, pebbles, boulders, and rocks along with the copious amount of garbage. They were successful in rebuilding roads and bridges to establish the communication within the area. The landslide occurred on 22nd July and the rescue team began their work on 30th July, organizing massive equipment, in heavy rains, in a mere week. Within a fortnight, the roads were ready, the streets restored, the bridges restored and the streets cleaned of waste. The foundation also provided emergency ration and first aid kits to more than 500 people in the area. Many lives were saved due to the speedy work done by the selfless workers of the NAAM Foundation. The villagers of the area were thankful for the quick response, detailed work, and careful consideration of the founders, Shri. Nana Patekar and Shri. Makarand Anaspure.



Ulka- The Spark of Development

The NAAM Foundation along with BioConcepts set up the Ulka Project for sustainable living to achieve the dual objective of forest management and localized income generation at Pachgaon. The additional aim was to empower women financially and train them for leadership roles. The small village of Pachgaon which comes under the buffer area of the Tadoba National Tiger Reserve was selected as a model to implement the project. The locally grown wild fruits such as Tendu and Kavath were used as a raw material for the nutraceutical products. A combination of traditional and modern techniques was used for food preservation. The project has proven to be a great way to supply the ever-increasing demand of health food in the market along with utilizing the potential resources and helping the local community.

The focus of the project was to give the local women a chance to be at the helm of the development. The women of the village were given substantial roles in the decision-making process, with Poorva Joshi, the cofounder of BioConcepts heading the investigating committee along with Mr. Ganesh Thorat from the Naam foundation. Women were a major part of the committee that called the shots in the project. Along with completing paperwork and getting quotations, women also completed a training in leadership skills and took the call with regard to deciding the required machinery, setting up the pre-treatment facility and chalking out the action plan for the project. The majority of the production line up is now made of working women supporting their families through the green collared job.

Another major factor has been formation of the bachat gat, a monthly savings group composed of women which often offer short term loans in times of need. The project has turned out to be a boon for the community, taking their small localized product on to a global market.

Project Pratapgadh: Helping 150 villages smile again

The NAAM Foundation has undertaken a disaster relief operation in 150 villages located at the foothills of Pratapgadh. The region was severely affected by the flooding of the Koyna, Solashi, Yerna and Kandati rivers, which caused debris from the hills to flow into farmlands, leading to the destruction of crops and rendering many farmlands useless by exposing the rockbed. The villagers rely heavily on farming for their livelihoods, and the disaster has left them with nothing. While media coverage primarily focused on the Malin village, NAAM Foundation stepped in to help the affected villages.

The foundation began by clearing the debris in the farmland, starting with Zhanjwad village in 2021-22. In addition to clearing debris, the foundation is training farmers to farm the top of surrounding hills where the farmland was completely destroyed. To provide alternative sources of livelihood, NAAM is helping the youth find jobs in various sectors such as hospitality, travel, and tourism. NAAM Foundation is involved in several arenas, including livelihood providing, vocational training, skill development for youth, women empowerment, and agriculture development.

NAAM is using poklanes to clear the debris blocking the farmland, and many villagers who were working in Mumbai pledged to donate half the amount required to run the poklanes. The rest of the amount will be collected by the villagers themselves. Impressed by NAAM's efforts, the current Chief Minister of Maharashtra, Mr. Eknath Shinde, donated Rs. 10 lakh for farmland cleaning from his own pocket. He praised NAAM for its efforts and acknowledged that the government was not able to reach the innermost villages, considering the enormity of the task.

The work is still ongoing, with around 40-50 villages yet to be helped. NAAM hopes to complete it in 2022-23. The foundation has set up an office in Bhima village to oversee the work in a better manner. For the next year, NAAM plans to adopt schools in the villages and develop them. Additionally, NAAM aims to redevelop the ladies' hostels and provide new sources of livelihood to the villagers to bring back the youth who moved to Mumbai to do menial jobs.

NAAM Foundation has also collaborated with CMAP, a governmental organization, to form a group of 15-20 farmers and teach them the process of



planting to harvesting geranium. Furthermore, NAAM has tested the soil of the region and discovered that it is suitable for cultivating turmeric and geranium. The percentage of curcumin is higher in turmeric if it is cultivated in this soil.

The NAAM Foundation's work at the foothills of Pratapgadh is still ongoing, and every single day of this war-level effort counts. The foundation hopes to complete the disaster relief operation this year. The ex-director of Reserve Bank of India, Yashvant Thorath, has joined the advisory board to oversee the work being conducted. Captain Asha Shinde, an advisor to NAAM Foundation, is educating the youth in these villages about various ways to join the army and police force. The current Chief Minister of Maharashtra, Eknath Shinde, has once again praised NAAM Foundation's work in these villages.

In conclusion, the NAAM Foundation's work in providing disaster relief in the foothills of Pratapgadh is making a significant impact on the lives of the villagers.

While there is still more work to be done, the foundation's efforts in clearing debris, providing alternative sources of livelihood, and collaborating with governmental organizations are commendable. The foundation's commitment to the region's development is evident through its plans to adopt schools, redevelop hostels, and provide new sources of livelihood to the villagers.



Helping the NDRF Heroes

In the wake of the devastating floods caused by the Shiv river in 2021, the National Disaster Response Force (NDRF) deployed soldiers to aid in the relief efforts for affected villagers. In a remarkable gesture of support, the NAAM Foundation stepped up to provide crucial aid to these soldiers. They supplied five state-of-the-art food vans, each equipped with a gas stove, refrigerator, and the capacity to cook for 40-50 people at one time.

This remarkable initiative proved to be a game-changer for the relief efforts, as the NDRF soldiers could now access hot, nutritious meals and were better equipped to aid the affected villagers. The food vans provided an essential lifeline for the soldiers, enabling them to work tirelessly towards providing much-needed assistance to the people affected by the floods.

The NAAM Foundation's proactive approach in the face of disaster highlights the importance of community support and collaboration during times of crisis. This timely intervention proved invaluable to the relief efforts, ensuring that the NDRF soldiers could carry out their vital work without any interruptions.

The initiative by the NAAM Foundation exemplifies the importance of social responsibility and collective action in making a meaningful impact in people's lives. It serves as a shining example of how a small gesture of kindness and generosity can make all the difference in times of need.

The work of National Disaster Response Force, India has been second to none. NDRF has rescued over 1.44 lakh precious human lives and also evacuated more than 7 lakh stranded persons from disaster situations within the country and abroad.

Considering their selfless efforts for humanity, NAAM Foundation made a small contribution of 5 fully customized Kitchen Vehicles for NDRF. The vans will serve as a fully-equipped kitchen setup when the teams are operating at disaster locations anywhere in the country.



Other Initiatives

1. Mass Marriages in Nashik

For years, the people of Maharashtra's tribal areas have struggled with the daunting expense of marrying off their daughters. Many of them cannot afford the lavish wedding ceremonies, leaving their daughters unmarried or even pregnant without any marital support. In such situations, they often resort to taking loans from landlords who, in turn, impose hefty taxes and make them work on their lands for free. The cycle of poverty and indebtedness only continues to worsen.

Since 2021, NAAM Foundation has been working tirelessly to alleviate the financial burden of these underprivileged families. The Foundation has organized Mass Marriage Drives in various regions of Maharashtra, including the tribal areas of Surgana, Nashik. The aim is to help families who are struggling to get their daughters married, by covering the cost of the wedding ceremony, including the wedding feast, the mangalsutras, and gifting utensils to the newlyweds to start their lives.

NAAM Foundation's efforts have already brought a smile to the faces of several couples. In 2021, 25 couples were married in a mass marriage ceremony. This number grew to 51 couples in 2022, and this year, the Foundation plans to marry 151 couples.

This is not the first time that NAAM Foundation has conducted Mass Marriage Drives in Maharashtra. In the past, the Foundation has helped families in Marathwada, where numerous farmer suicides had left families unable to marry their daughters.

NAAM Foundation's efforts have not only made a significant impact on the lives of these families, but have also inspired hope and happiness.



2. NAAM Gharkul, Chiplun

The small community living on the hill of town Nimbarwadi in the Chiplun Taluka of Ratnagiri was primarily made up of low-wage labourers. The quaint little town had almost nothing- very little water, heavy loadshedding, no health centre or school. The villagers had to brave the journey down the hill, in small carriages made of wood, with no motorable road. The children used to hike up and down from the hill to attend school. On 22nd July 2021, the Chiplun tehshil experienced torrential rains, cutting off the small hill town. Soon after, the landslides made the area inhabitable. The land cracked due to the landslides and houses became unstable. The wells closed up with the debris from the landslide, making water availability impossible. The townspeople then shifted to the nearby Ovali village and lived in the school premises for a while.

After a few months, the villagers decided to shift back to their homes, but the damage was too thorough to repair. The poor people, hardly making their ends meet, now became homeless. They could hardly afford to rent a room, nowhere to build the house. The NAAM Foundation decided to lend a hand and build houses for them. They built fully functional houses, equipped with running water and electricity. They made 12 houses in the Akali villages and 7 houses in the Ovali villages. The cost of 8-9 lakhs required for the construction was impossible for the villagers to raise. They are forever thankful to the NAAM Foundation, who built safe homes for the people of Nimbarwadi.



OUR PARTNERS IN CHANGE:

		 Mukul Madhav Foundation <small>Established 1999</small>	
	 KALYANI		
		Dr. Ranjit Jagtap, Cardiologist Oswal Builders Symbiosis Society, Pune	

Join us today in our Movement

The majority of the problems faced by farmers can be alleviated or resolved today with concentrated and collaborative efforts. Providing a helping hand to the hands that feed you.

HELP THE HANDS THAT ARE FEEDING YOU. MANY OF THE PROBLEMS FARMERS FACE TODAY CAN BE ALLEVIATED OR EVEN RESOLVED WITH CONCENTRATED, COLLABORATIVE EFFORTS

For Corporates

Corporates can strengthen their CSR programs by collaborating and contributing to our projects and making an everlasting positive impact on our agrarian societies.

Partner us for a Project

NAAM Foundation works with all MNCs, mid-sized companies, and startups to form impactful partnerships that help farmers and their families to thrive. Partner with us for supporting projects which further a specific cause. We provide timely updates about the project that you adopt.

Payroll Giving

A small amount is deducted from employees' salaries on payday and can be sent to "NAAM Foundation" as a consolidated amount every month. Apart from being the most popular donation option amongst corporations, it is also a popular method for employees to support a noble cause. Employees receive a payment summary at the end of the financial year, along with the tax exemption certificate.

Employee Engagement Program

We value your time, services and expertise. Do visit us with your team, interact with our beneficiaries and spend time with them by contributing your skills. Employee engagement is a wonderful HR exercise and we guarantee you a good time!

For Individuals

Donation

Your money will help us reach out to many more farmers and support us in providing water to them.

Donation is not just about giving, it's about making a difference. Your money can help us reach out to many farmers and support them, and create a positive impact on their lives.

You can donate through our website www.naammh.org, or through a cheque or bank transfer into this account:

Account Name: NAAM Foundation

Account Number: 35226127148 (Savings A/C)

**Bank and Branch: State Bank of India, Shivaji Park
(Branch code-001429)**

IFSC Code: SBIN0001429

PAN No: AACTN2388N

Volunteer with us

Contribute your quality time and specialized skills towards any program of your choice. NAAM Foundation volunteers have been a constant support to all our communities and villages.

Internships

We offer you opportunities to explore your potential and use your existing knowledge to bring about change in society, while you learn the ground realities of life.

Tax benefits

"NAAM Foundation" will issue a receipt for the total amount donated. Donations made to "NAAM Foundation" are eligible for a 50% tax deduction under section 80G of the Income Tax Act of 1961.

Financial Audit Report 21-22

THE BOMBAY PUBLIC TRUSTS ACT, 1950
SCHEDULE -VIII [Vide Rule 17(1)]

Name of the Public Trust: **NAAM FOUNDATION**

Societies Registration Act 1860, Reg No. MAH/1196/2015/PUNE
Bombay Public Trust 1950, Reg No: F/45629/2015/Pune

BALANCE SHEET AS AT 31ST MARCH, 2022			
FUNDS AND LIABILITIES	SCH	AMOUNT Rs.	AMOUNT Rs.
TRUST FUNDS OR CORPUS			
Balance as per last Balance Sheet		85,000.00	
Add: Additions during the year		25,000.00	
			1,10,000.00
OTHER EARMARKED FUNDS			
LOANS (SECURED OR UNSECURED)			
CURRENT LIABILITIES			
For Expenses	3	30,96,954.00	
For Duties and Taxes	4	10,90,540.00	
			41,87,494.00
INCOME& EXPENDITURE A/c			
Balance as per last Balance Sheet		37,87,78,850.02	
Less: Deficit as per Income and Expenditure A/c		17,03,73,090.52	
			20,84,05,759.50
TOTAL Rs.		21,27,03,253.50	
PROPERTY AND ASSETS			
PROPERTY AND ASSETS	SCH	AMOUNT Rs.	AMOUNT Rs.
IMMOVEABLE PROPERTIES			1,91,07,000.00
INVESTMENTS			
FURNITURE AND FIXTURES (Fixed Assets)	5		4,37,157.90
LOANS [Secured or Unsecured]:			
Good/doubtful			
Other Loans	6	1,15,633.00	
Advances and Balance with Tax authorities	7	49,07,970.00	
			50,23,603.00
Income Outstanding	8		7,51,480.00
CASH & BANK BALANCE	9		
a.Cash Balance		1,27,394.76	
b.In Savings / Current Account		5,76,46,072.84	
c.In Fixed Deposits Account		12,96,10,545.00	
			18,73,84,012.60
TOTAL Rs.		21,27,03,253.50	

The above Balance Sheet to the best of our belief contains a true accounts of the funds and liabilities and of the property and Assets of the Trust

For NAAM Foundation

Sd/-
(Nana Patekar)
Chairman

Sd/-
(Chandrasekhar L S)
Treasurer

PLACE : Pune
Dated : 01/09/2022

As per our Report of even date
For Yeravdekar And Associates
FRN : 133673W

Sd/-
(M.D.Yeravdekar)
Partner
M.No: 017663
UDIN : 22017663AZKXCF8575
PLACE : Pune
Dated : 01/09/2022

THE BOMBAY PUBLIC TRUSTS ACT, 1950
SCHEDULE IX [Vide Rule 17(1)]

Name of the Public Trust: **NAAM FOUNDATION**

Societies Registration Act 1860, Reg No. MAH/1196/2015/PUNE
Bombay Public Trust 1950, Reg No: F/45629/2015/Pune

INCOME & EXPENDITURE FOR THE YEAR ENDING 31ST MARCH, 2022

EXPENDITURE	SCH	AMOUNT Rs.	INCOME	SCH	AMOUNT Rs.	AMOUNT Rs.
To Expenditure in respect of properties Repairs & Maintenance Depreciation [by way of Provision or adjustments]		72,000.00 <u>21,23,000.00</u>	By Rent [realised] By Interest [realised] On Fixed Deposit On Savings Bank Account On Interest of Income Tax Refund		1,19,28,942.00 2,41,175.00 66,005.00	
To Establishment expenses	1	10,74,925.26				1,22,36,122.00
To Legal expenses		2,000.00				
To Audit Fees		60,000.00				
To Miscellaneous expenses		80,172.00				
To Depreciation	6	1,20,848.10	By Donations in cash or kind [Received]			1,89,76,489.84
To Expenditure on Objects of the Trust	2	19,80,52,757.00	By Deficit carried over to Balance Sheet			17,03,73,090.52
TOTAL Rs.		<u>20,15,85,702.36</u>	TOTAL Rs.			<u>20,15,85,702.36</u>

For NAAM Foundation

Sd/-

(Nana Patekar)
Chairman

Sd/-

(Chandrasekhar L S)
Treasurer

As per our Report of even date
For Yeravdekar And Associates
FRN : 133673W

Sd/-

(M.D.Yeravdekar)
Partner
M.No: 017663
UDIN : 22017663AZKXCF8575
PLACE : Pune
Dated : 01/09/2022

PLACE : Pune
Dated : 01/09/2022

NAAM FOUNDATION , PUNE
SCHEDULES FORMING PART OF ACCOUNTS FOR THE YEAR ENDED 31/03/2022
SCHEDULE - 5
FIXED ASSETS

(Amount in Rupees)

SR. NO.	PARTICULARS OF ASSETS	W. D. V. AS ON 01/04/2021	ADDITIONS		DEDUCTION	BALANCE AS ON 31/03/2021	RATE %	DEPRECIATION FOR THE YEAR	W. D. V. AS ON 31/03/2022
			BEFORE 30/09/2021	AFTER 30/09/2021					
	IMMOVEABLE PROPERTY								
1	BLOCK 10% Office Premises	-	2,12,30,000.00	-	-	2,12,30,000.00	10%	21,23,000.00	1,91,07,000.00
	Total Rs.	-	2,12,30,000.00	-	-	2,12,30,000.00		21,23,000.00	1,91,07,000.00
	FURNITURE & FIXTURES								
2	BLOCK 10% Name Board	14,697.00	-	-	-	14,697.00	10%	1,469.70	13,227.30
3	BLOCK 15% Mobile Phones	5,711.00	11,049.00	-	-	16,760.00	15%	2,514.00	14,246.00
4	BLOCK 40% Computers	57,773.00	-	4,68,776.00		5,26,549.00	40%	1,16,864.40	4,09,684.60
	Total Rs.	78,181.00	11,049.00	4,68,776.00	-	5,58,006.00		1,20,848.10	4,37,157.90

NAAM FOUNDATION, PUNE
SCHEDULES FORMING PART OF ACCOUNTS FOR THE YEAR ENDED 31/03/2022

PARTICULARS	AMOUNT Rs.
SCHEDULE NO : 1	
ESTABLISHMENT EXPENSES	
Bank Charges	14,797.26
Computer Expenses	12,910.00
Electricity Charges	28,638.00
Interest on TDS	2,035.00
Office Maintenance Charges	1,09,070.00
Postage/Courier Expenses	14,176.00
Printing & Stationery	52,352.00
Professional Fees	1,17,150.00
Repairs & Maintenance	94,112.00
Telephone/Internet/Communication	1,60,054.00
Tours & Travelling	4,39,009.00
Website Expenses	30,622.00
TOTAL Rs.	10,74,925.26
SCHEDULE NO : 2	
EXPENDITURE ON THE OBJECTS OF THE TRUST	
Water Conservation	6,46,90,660.00
Education & Cultural Activities	65,96,941.00
Help to Farmer & Families	6,91,65,400.00
Rural Health Activities	2,00,000.00
Social Activity	5,07,92,824.00
Help to Backstage Artists	15,70,000.00
Financial Help to Bio-Concept Project	10,42,640.00
Remuneration to Representatives	39,94,292.00
TOTAL Rs.	19,80,52,757.00
SCHEDULE - 3	
LIABILITY FOR EXPENSES	
Audit Fees	94,500.00
Electricity	633.00
Office Maintenance	2,150.00
Salary	4,48,667.00
Telephone Expenses	1,004.00
Other Creditors	25,50,000.00
TOTAL Rs.	30,96,954.00
SCHEDULE - 4	
DUTIES & TAXES	
TDS on Contract Payments	4,93,740.00
TDS on Professional Payments	5,96,800.00
TOTAL Rs.	10,90,540.00

NAAM FOUNDATION, PUNE
SCHEDULES FORMING PART OF ACCOUNTS FOR THE YEAR ENDED 31/03/2022

PARTICULARS	AMOUNT Rs.
SCHEDULE - 6	
OTHER LOANS (Assets)	
Advance for Expenses	1,15,633.00
TOTAL Rs.	1,15,633.00
SCHEDULE - 7	
ADVANCES AND BALANCES WITH TAX AUTHORITIES	
Balances with Tax Authorities	
Tax Decuted at Source A.Y.2020-21	23,07,308.00
Tax Decuted at Source A.Y.2021-22	13,56,745.00
Tax Decuted at Source A.Y.2022-23	12,43,917.00
TOTAL Rs.	49,07,970.00
SCHEDULE - 8	
INCOME OUTSTANDING	
Interest Accrued on Deposits with	
Saraswat Co-operative Bank Ltd	3,40,226.00
State Bank of India	4,11,254.00
TOTAL Rs.	7,51,480.00
SCHEDULE - 9	
CASH AND BANK BALANCES	
Cash in Hand	1,27,394.76
Balances in Operations Account with	
Saraswat Co-operative Bank Ltd - A/c. No: 2799999	2,38,32,593.71
State Bank of India - FCRA -38319440757	1,67,515.51
State Bank of India - FCRA -Delhi - 40116945525	5,09,394.24
State Bank of India - A/c No: 35226127148	3,31,36,569.38
	5,76,46,072.84
Balances in Fixed Deposits Operations Account with	
Saraswat Co-operative Bank Ltd	8,80,94,455.00
State Bank of India	4,15,16,090.00
	12,96,10,545.00
TOTAL Rs.	18,73,84,012.60

**Head Office**

Naam Foundation
1132-3, 2nd Floor, Vishnu Darshan,
Fergusson College Rd., Shivajinagar,
Pune 411016, Maharashtra.
Tel: 9881041354

Website: www.naammh.org

Email: connect@naammh.org

**Mumbai Office**

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15 & 16, Ajay Shopping Center,
T H Kataria Marg, Matunga (W),
Mumbai 400016.
Tel: 9881041059

**Aurangabad Office**

Naam Foundation
MGM Khadi Centre,
JNEC Campus, N-6, CIDCO,
Aurangabad 431005.
Tel: 9112126156